

Information to identify the case:

Debtor 1	<u>Jasmin J Delgado</u>	Social Security number or ITIN	xxx-xx-6870
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	20-12108-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jasmin J Delgado

6/5/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jasmin J Delgado
DebtorCase No. 20-12108-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db
 518702368 +Jasmin J Delgado, 1414 W State St, Trenton, NJ 08618-5122
 518702377 +CARMAX AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 440609, KENNESAW, GA 30160-9511
 518702380 +DIVERSIFIED CONSULTANTS, INC., ATTN: BANKRUPTCY, PO BOX 679543, DALLAS, TX 75267-9543
 518702381 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
 518702382 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
 518702382 +FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
 518702386 +FORTIVA, ATTN: BANKRUPTCY, PO BOX 105555, ATLANTA, GA 30348-5555
 518702374 +Janina Dazza, 231 Federal Street, Trenton, NJ 08611-2919
 518702389 +LENDINGCLUB, ATTN: BANKRUPTCY, 595 MARKET ST, STE 200, SAN FRANCISCO, CA 94105-2807
 518702394 Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usan.j.njbankr@usdoj.gov Jun 06 2020 03:04:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518702363 +EDI: GMACFS.COM Jun 06 2020 06:03:00 ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
 518702365 +E-mail/Text: bk@avant.com Jun 06 2020 03:05:17 AVANT, ATTN: BANKRUPTCY, PO BOX 9183380, CHICAGO, IL 60691-3380
 518702366 +EDI: CAPITALONE.COM Jun 06 2020 06:08:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
 518702369 +EDI: CITICORP.COM Jun 06 2020 06:04:00 CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
 518702370 EDI: WFNNB.COM Jun 06 2020 06:04:00 COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 18215, COLUMBUS, OH 43218
 518702371 +EDI: CRFRSTNA.COM Jun 06 2020 06:03:00 CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
 518702372 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 06 2020 03:13:16 CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
 518702375 +E-mail/Text: bankruptcy@diamondresorts.com Jun 06 2020 03:04:10 DIAMOND RESORTS FINANCIAL SERVICES, ATTN: BANKRUPTCY, 10600 W CHARLESTON BLVD, LAS VEGAS, NV 89135-1260
 518702379 E-mail/Text: operationsclerk@easypayfinance.com Jun 06 2020 03:02:33 EASY PAY/DUVERA COLLECTIONS, ATTN: BANKRUPTCY, PO BOX 2549, CARLSBAD, CA 92018
 518702385 +EDI: AMINFOFP.COM Jun 06 2020 06:03:00 FIRST PREMIER BANK, ATTN: BANKRUPTCY, PO BOX 5524, SIOUX FALLS, SD 57117-5524
 518702387 +EDI: PHINGENESIS Jun 06 2020 06:04:00 GENESIS BC/CELTIC BANK, ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
 518702388 +E-mail/Text: bankruptcydept@kinecta.org Jun 06 2020 03:05:16 KINECTA FEDERAL CREDIT UNION, ATTN: BANKRUPTCY DEPT, P.O. BOX 10003, MANHATTAN BEACH, CA 90267-7503
 518702390 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:11:50 MERRICK BANK/CARDWORKS, ATTN: BANKRUPTCY, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
 518702391 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 06 2020 03:05:01 QUICKEN LOANS, ATTN: BANKRUPTCY, 1050 WOODWARD AVENUE, DETROIT, MI 48226-1906
 518702392 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jun 06 2020 03:13:18 REGIONAL ACCEPTANCE CORPORATION, ATTN: BANKRUPTCY, 1424 EAST FIRE TOWER ROAD, GREENVILLE, NC 27858-4105
 518702393 +EDI: RMSC.COM Jun 06 2020 06:08:00 SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
 518702395 +E-mail/Text: bankruptcydepartment@tsico.com Jun 06 2020 03:05:29 TRANSWORLD SYS INC/51, ATTN: BANKRUPTCY, PO BOX 15630, WILMINGTON, DE 19850-5630
 518702396 +EDI: VERIZONCOMB.COM Jun 06 2020 06:03:00 VERIZON WIRELESS, ATTN: VERIZON BANKRUPTCY, 500 TECHNOLOGY DR, STE 500, WELDON SPRINGS, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518702364* +ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
 518702367* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
 518702373* +CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
 518702376* +DIAMOND RESORTS FINANCIAL SERVICES, ATTN: BANKRUPTCY, 10600 W CHARLESTON BLVD, LAS VEGAS, NV 89135-1260
 518702378* +DIVERSIFIED CONSULTANTS, INC., ATTN: BANKRUPTCY, PO BOX 679543, DALLAS, TX 75267-9543
 518702383* +FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
 518702384* +FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org,
atkinson@remote7solutions.com
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Russell L. Low on behalf of Debtor Jasmin J Delgado ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4